

Kentucky Department of Insurance



Consumer Guide to Medicare Supplement Insurance

Paul E. Patton, Governor

**Janie A. Miller, Commissioner
Department of Insurance
and
Secretary**

Cabinet for Public Protection and Regulation



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About this consumer guide

The Kentucky Department of Insurance offers this consumer guide providing detailed comparisons of rates that insurance companies charge for Medicare Supplement, also referred to as Medigap, coverage in Kentucky.

The department appreciates the insurance companies that voluntarily replied to our requests for these rates. This guide allows us to provide valuable rate comparisons to all consumers.

We hope all companies will join in this project in the future. We plan to update the rate comparisons during the year. In the limited instances where companies did not respond or provide the requested rate information, they are not listed in this guide.

Disclaimer: The Kentucky Department of Insurance compiled this information from rates quoted by the companies. The companies are responsible for accuracy. Please be aware that rates are subject to change. The consumer may consider contacting the company or a local insurance agent to verify rates.

Tips for purchasing Medicare Supplement Insurance

- It is illegal for an insurer to sell a consumer more than one Medicare Supplement policy. When replacing your existing policy, do not cancel the old one until the new one is in force. Be sure to state in the application that you wish to replace your old policy.
- Answer all health questions accurately.
- Remember that you have a 30-day “free look” period during which you can return the policy for a full refund.
- Always write a check payable to the company, not the insurance agent. Do not pay in cash.
- Policies sold after 1992 are standardized. This means a Plan F from one company will have the same benefits as a Plan F from another company. Policies issued prior to 1992 may differ somewhat from company to company.

How to use this guide

The most valuable part of this guide is the list of Medicare Supplement (Medigap) rates charged by insurance companies doing business in Kentucky.

As you begin searching for company choices, it is important to recognize that some companies offer this insurance throughout Kentucky and other companies offer plans only in certain areas of the state. You will want to consider plans offered by companies doing business **statewide**, as well as those located in **your ZIP code area** on the ZIP Code Chart later in this book.

Decide what type of plan you want. You have the choice of 10 standardized plans listed as Plans A-J, and two high deductible Plans F and J. (*see Chart of Standardized Medigap Plans*)

For helpful information related to this decision, please refer to the *Guide to Health Insurance for People with Medicare: Choosing A Medigap Policy*, a publication from the Centers for Medicare & Medicaid Services (CMS). This guide is available from the Department of Insurance by calling 1-800-595-6053, 1-800-462-2081 TTY, or on the CMS Web site: www.medicare.gov.

Once you narrow down the companies offering the best rates and plans in your area, call the company directly for more information or contact your local insurance agent. We have included contact information and a phone number for each company.

How to purchase a plan:

Most plans are sold by local insurance agents who may contract with more than one company. you may also call the company of your choice for additional information.

Chart of Standardized Medigap Plans

	A	B	C	D	E	F*	G	H	I	J*
Basic Benefits	X	X	X	X	X	X	X	X	X	X
Part A: Inpatient Hospital Deductible		X	X	X	X	X	X	X	X	X
Part A: Skilled Nursing Facility Co-insurance			X	X	X	X	X	X	X	X
Part B: Deductible			X			X				X
Foreign Travel Emergency			X	X	X	X	X	X	X	X
At-home Recovery				X			X		X	X
Part B: Excess Charges						100 %	80 %		100 %	100 %
Preventive Care					X					X
Prescription Drugs								X Basic Coverage	X Basic Coverage	X Extended Coverage

***Plans F and J also have a high deductible option.**

Look at the chart above to determine which benefits are covered under each plan.

Policies sold after 1992 are standardized. This means that a Plan F from one company will have the same benefits as Plan F from another company.

It is illegal for the insurer to sell a consumer more than one Medicare Supplement policy.

Basic benefits in all plans:

1. Cover Part A co-insurance and the cost of 365 extra days of hospital care during your lifetime after Medicare coverage ends.
2. Cover Part B co-insurance.
3. Cover the first three pints of blood each year.

Explanation of Medigap Benefits

Part A Inpatient Hospital Deductible: This amount may change annually, but must be paid at the time of the first admission during a Benefit Period. The amount for 2002 is \$812.

Part A Skilled Nursing Facility Co-insurance: For the first 20 days Medicare pays in full. From the 21st day through the 100th day, there is a \$101.50 per day co-payment that must be paid by the patient.

Part B Deductible: This is an annual payment that the patient must pay prior to receiving benefits offered by Part B. It is currently \$100.00.

Foreign Travel Emergency: This benefit pays for emergency care outside the United States beginning the first 60 days of each trip. There is a \$250 deductible, then the benefit pays 80% of the cost, up to \$50,000 in your lifetime.

At-Home Recovery: Provides coverage for at-home help with activities of daily living, such as bathing, dressing, eating, etc., in addition to Medicare-covered home health visits. Covers home health care for up to 8 weeks after skilled care is no longer needed. Covers up to \$1,600 each year.

Part B Excess Charges: Provides coverage for Part B excess charges when the physician charges more than Medicare will pay. Physicians who accept assignment will not charge more.

Preventive Care: Provides coverage of up to \$120 per year for preventive care services.

Prescription Drugs: Provides coverage for prescription drugs not covered by Medicare. There is an annual \$250 deductible that must be paid by the patient before benefits can be received. Plans H and I pay 50% of the first \$2,500 in prescription charges and Plan J pays 50% of the first \$6,000 in charges.

Some people under the age of 65 are eligible for Medicare Supplement insurance due to disability or other conditions. Rate information for those under age 65 is listed in the company charts. Call the Department of Insurance for more information.

Frequently asked questions

Q: What is Medicare Supplement (Medigap) insurance?

A: This is private insurance you can buy to help fill the gaps in Medicare coverage provided by the federal government. All of the information provided in this guide relates to this kind of private insurance.

Q: What is Medicare SELECT?

A: This is one type of Medicare Supplement (Medigap) plan where you can choose from Plans A through J but you agree to use a restricted network of participating providers to get your full benefits. The exception to using this network is in an emergency for covered services.

Q: What is a Medicare HMO?

A: Your Medicare benefits are managed by a Health Maintenance Organization (HMO) and you receive benefits from the HMO. These plans do not provide standardized Medicare supplement coverage. Many of these plans provide additional benefits such as prescription drugs, vision, dental and hearing care. These plans are regulated by the Centers for Medicare & Medicaid

Services (CMS) and not by the Kentucky Department of Insurance.

Q: Why aren't there any Medicare HMOs in my county?

A: Medicare HMOs are available only in the counties of Boone, Bullitt, Campbell, Jefferson, Kenton, and Oldham at this time. Medicare HMOs are regulated by the federal government and must meet certain requirements in order to offer their plans in your area. Each year, an HMO must decide whether to continue its contracts, adjust premiums and benefits, or decline to renew its contracts. Some HMOs have chosen not to make their plans available in some counties.

Q: What do you think of Medicare HMOs? Should I enroll in one?

A: The department cannot offer opinions or rate HMOs or insurance companies. But consider your needs and what's best for your health when making this decision. Medicare HMOs are regulated by the Centers for Medicare & Medicaid Services (CMS). HMOs typically have fewer out-of-pocket expenses. Be aware that you will be required to use participating providers.

Most of these plans will also require you to obtain referrals from your primary care physician before you see a specialist.

Q: Which Medicare Supplement (Medigap) policy is best? Do you rate them?

A: By law, the Kentucky Department of Insurance cannot rate policies. However, *A.M. Best Company* does provide financial rating information. The A.M. Best ratings are found at many public libraries and may be accessible to your insurance agent. You can do a ratings search through the company's Web site, www.ambest.com. This information can also be obtained by calling the Department of Insurance.

Q: Why are my choices limited to certain companies and certain plans?

A: Private insurance companies have made business decisions regarding where to offer coverage. These areas of coverage are decided by county or ZIP code.

Regarding the choice of plans, insurers must offer Plan A, but all others are optional.

Q: How may I purchase a plan?

A: Companies may sell directly to the consumer while others sell only through insurance agents licensed to market their product.

Q: What is the TRICARE for Life program for military retirees?

A: TRICARE for Life is a program for Medicare-eligible, uniformed services beneficiaries, age 65 and over, that acts as a second payer to Medicare. Eligible individuals must be enrolled in Medicare Part A and Part B and have a current U.S. Uniformed Services ID card. The program took effect October 1, 2001, has no annual premium, and pays all Medicare co-payments and deductibles. In addition, the TRICARE Senior Pharmacy program provides coverage not available under Medicare. For more detailed information call toll-free 1-888-DOD-LIFE (1-888-363-5433) or the regional number 1-800-941-4501 or visit www.tricare.osd.mil/tfl/.

You can reach the federal government's Medicare office at 1-800-MEDICAR (1-800-633-4227) or its Web site: www.medicare.gov.

You can reach the Kentucky Department of Insurance at 1-800-595-6053

The deaf or hard-of-hearing can call 1-800-462-2081 (TTY) or visit our Web site at <http://doi/ppr.ky.gov>.

Some terms to know

Medicare - This is a federal insurance program for people age 65 and older, certain disabled people under 65, and certain people with permanent kidney failure.

Medicare+Choice - These plans receive a prepaid monthly sum per beneficiary from the federal government to provide care to each beneficiary. The benefits include services available under Medicare and some supplement benefits.

Medicare HMOs - If you purchase a Medicare Health Maintenance Organization (HMO) plan, you assign your Medicare benefits to the HMO and you receive benefits from the HMO. These plans do not provide standardized Medicare supplement coverage. Enrollees must use a restricted provider network within the provider's health plan. Many of these plans provide additional benefits such as prescription drugs, vision, dental and hearing care. These plans are regulated by the Centers for Medicare and Medicaid Services, not the Kentucky Department of Insurance.

Private Fee-for Service - This is a new health-care plan offered by private insurance companies. The insurance company, rather than the Medicare program, decides how much it pays and how much you pay for the services you receive.

Medicare Supplement Insurance - This is also known as Medigap. This insurance pays for coverage not provided by Medicare. Medicare Supplement insurance is not a duplication of Medicare and may pay part of the deductibles, co-payments, services and expenses not covered by Medicare.

Medicare Select - These are standardized Medicare Supplement plans with restricted provider networks. You must go to a participating provider network, except in emergency situations.

Open enrollment - The six-month period following enrollment in Medicare Part B. If you are covered by your employer's health coverage and turn 65, your enrollment in Medicare Part B can be delayed until you retire. The insurance company or HMO cannot deny you coverage regardless of your health condition.

Providers may not always file claims on Medicare Supplement insurance. It is your responsibility to make sure claims are filed.

Identifying Available Companies

Determine what companies have plans available for you. Some companies sell **statewide** and are listed on this page for your convenience. Look on **the ZIP Code Prefix Chart** for **companies only available in specific areas**. Use this worksheet to list your choices. This will create your complete "shopping list" including statewide companies and companies that sell in specific areas.

Companies selling statewide:

American Republic Insurance Co.	Monumental Life Insurance Co.
Anthem Health Plans of Kentucky, Inc.	National States Insurance Co.
Bankers Life and Casualty Co.	Oxford Life Insurance Co.
Central Benefits National Life Insurance Co.	Peoples Benefit Life Insurance Co.
Central States Health and Life Co. of Omaha	Reserve National Insurance Co.
Combined Insurance Co. of America	Standard Life and Accident Insurance Co.
Constitution Life Insurance Co.	State Farm Mutual Automobile Insurance Co.
GE Life and Annuity Assurance Co.	United Healthcare Insurance Co.
Guarantee Trust Life Insurance Co.	USAA Life Insurance Co.
Life Investors Insurance Co. of America	World Insurance Co.

Companies selling in my ZIP code: _____ (write in your ZIP code)

Choosing your Plan

Now that you have your list of available companies, consider the following to narrow down your choices:

What plan(s) am I interested in? *Mark all that apply.*

Plan A <input type="checkbox"/>	Plan B <input type="checkbox"/>	Plan C <input type="checkbox"/>	Plan D <input type="checkbox"/>
Plan E <input type="checkbox"/>	Plan F <input type="checkbox"/>	Plan G <input type="checkbox"/>	Plan H <input type="checkbox"/>
Plan I <input type="checkbox"/>	Plan J <input type="checkbox"/>	High deductible F <input type="checkbox"/>	High deductible J <input type="checkbox"/>

To assist you in selecting the plan most suitable for your situation, refer to the *Chart of Standardized Medigap Plans* in this book.

Understanding the company charts: The company listings are explained here, beginning with how rates are decided by community rating, issue age, attained age, and more.

What rating method does each company use?

Companies have three different ways of determining a price for your policy based on age. Rates may also vary by area, by whether you smoke, or by gender.

Community rating (also called *no age rating*): The premium is the same for all customers who buy this policy, regardless of age. As the overall age of the membership increases, rates will be adjusted accordingly.

Issue age: Premiums are calculated based on your age at the time of purchase. Premiums may increase because of inflation, but not because you get older.

Attained age: Your initial premium is based on your age at the time of purchase. However, as you get older, your premiums will increase. Inflationary factors also may increase your premiums.

Remember, any of these methods will probably increase rates over time due to health care inflation and claims experience. Increases must be approved by the Department of Insurance, with the exception of the automatic age-related rate increase in attained age policies.

My preference: Community/No age ☐ Issue ☐ Attained ☐



HOW TO LOCATE AN INSURANCE COMPANY IN YOUR AREA

Step 1

Locate the first 3 digits of your ZIP Code on the map above.

Step 2

Go to the **ZIP Code Prefix Chart** to see which companies offer insurance in your area.

AND:

Look at the list of companies that offer insurance **STATEWIDE**.

Step 3

Locate the company information that shows the rates for the various plans available in your area.

KENTUCKY ZIP CODE PREFIXES

FOR EXAMPLE:

Joe Smith is 67 years old and lives in Corbin, KY, ZIP Code 40701. His ZIP prefix is 407. According to the ZIP Code Prefix Chart, some of the companies that offer insurance in his area are:

*American Pioneer Life Insurance Co.
Bankers Fidelity Life Insurance Co.
Conseco Direct Life Insurance Co.
(and others)*

*He also can choose from several companies that offer insurance **STATEWIDE**.*

He now can look at each company's information and find the rates for his age and plan for each of these companies.

ZIP CODE PREFIX CHART

PREFIX	INSURANCE COMPANY
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400

American Pioneer Life Insurance Company
Bankers Fidelity Life Insurance Company
Conseco Direct Life Insurance Company
Continental General Insurance Company
Continental Life Insurance Company
Equitable Life & Casualty Insurance Company
Mutual of Omaha Insurance Company
Mutual Protective Insurance Company
Nationwide Life Insurance Company
Order of United Commercial Travelers of America
Pennsylvania Life Insurance Company
Physicians Mutual Insurance Company
Pyramid Life Insurance Company (Kansas)
State Mutual Insurance Company
Sterling Investors Life Insurance Company
UniCare Life & Health Insurance Company

401

American Pioneer Life Insurance Company
Bankers Fidelity Life Insurance Company
Conseco Direct Life Insurance Company
Continental General Insurance Company
Continental Life Insurance Company
Equitable Life & Casualty Insurance Company
Mutual of Omaha Insurance Company
Mutual Protective Insurance Company
Nationwide Life Insurance Company
Order of United Commercial Travelers of America
Pennsylvania Life Insurance Company
Physicians Mutual Insurance Company
Pyramid Life Insurance Company (Kansas)
State Mutual Insurance Company
Sterling Investors Life Insurance Company
UniCare Life & Health Insurance Company

PREFIX	INSURANCE COMPANY
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402

American Pioneer Life Insurance Company
Bankers Fidelity Life Insurance Company
Conseco Direct Life Insurance Company
Continental General Insurance Company
Continental Life Insurance Company
Equitable Life & Casualty Insurance Company
Mutual of Omaha Insurance Company
Mutual Protective Insurance Company
Nationwide Life Insurance Company
Order of United Commercial Travelers of America
Pennsylvania Life Insurance Company
Physicians Mutual Insurance Company
Pyramid Life Insurance Company (Kansas)
State Mutual Insurance Company
Sterling Investors Life Insurance Company
UniCare Life & Health Insurance Company

403

American Pioneer Life Insurance Company
Bankers Fidelity Life Insurance Company
Conseco Direct Life Insurance Company
Continental General Insurance Company
Continental Life Insurance Company
Equitable Life & Casualty Insurance Company
Mutual of Omaha Insurance Company
Mutual Protective Insurance Company
Nationwide Life Insurance Company
Order of United Commercial Travelers of America
Pennsylvania Life Insurance Company
Physicians Mutual Insurance Company
Pyramid Life Insurance Company (Kansas)
State Mutual Insurance Company
Sterling Investors Life Insurance Company
UniCare Life & Health Insurance Company

PREFIX INSURANCE COMPANY

404

American Pioneer Life Insurance Company
Bankers Fidelity Life Insurance Company
Conseco Direct Life Insurance Company
Continental General Insurance Company
Continental Life Insurance Company
Equitable Life & Casualty Insurance Company
Mutual of Omaha Insurance Company
Mutual Protective Insurance Company
Nationwide Life Insurance Company
Order of United Commercial Travelers of America
Pennsylvania Life Insurance Company
Physicians Mutual Insurance Company
Pyramid Life Insurance Company (Kansas)
State Mutual Insurance Company
Sterling Investors Life Insurance Company
UniCare Life & Health Insurance Company

405

American Pioneer Life Insurance Company
Bankers Fidelity Life Insurance Company
Conseco Direct Life Insurance Company
Continental General Insurance Company
Continental Life Insurance Company
Equitable Life & Casualty Insurance Company
Mutual of Omaha Insurance Company
Mutual Protective Insurance Company
Nationwide Life Insurance Company
Order of United Commercial Travelers of America
Pennsylvania Life Insurance Company
Physicians Mutual Insurance Company
Pyramid Life Insurance Company (Kansas)
State Mutual Insurance Company
Sterling Investors Life Insurance Company
UniCare Life & Health Insurance Company

PREFIX INSURANCE COMPANY

406

American Pioneer Life Insurance Company
Bankers Fidelity Life Insurance Company
Conseco Direct Life Insurance Company
Continental Life Insurance Company
Equitable Life & Casualty Insurance Company
Mutual of Omaha Insurance Company
Mutual Protective Insurance Company
Nationwide Life Insurance Company
Order of United Commercial Travelers of America
Pennsylvania Life Insurance Company
Physicians Mutual Insurance Company
Pyramid Life Insurance Company (Kansas)
State Mutual Insurance Company
Sterling Investors Life Insurance Company
UniCare Life & Health Insurance Company

407

American Pioneer Life Insurance Company
Bankers Fidelity Life Insurance Company
Conseco Direct Life Insurance Company
Continental Life Insurance Company
Equitable Life & Casualty Insurance Company
Mutual of Omaha Insurance Company
Mutual Protective Insurance Company
Nationwide Life Insurance Company
Order of United Commercial Travelers of America
Pennsylvania Life Insurance Company
Physicians Mutual Insurance Company
Pyramid Life Insurance Company (Kansas)
State Mutual Insurance Company
Sterling Investors Life Insurance Company
UniCare Life & Health Insurance Company

PREFIX INSURANCE COMPANY

408

American Pioneer Life Insurance Company
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409

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410

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State Mutual Insurance Company
Sterling Investors Life Insurance Company
UniCare Life & Health Insurance Company

INSURERS BY PLANS

PLAN TYPE	SELECT
	INSURANCE COMPANY
	American Pioneer Life Insurance Company
	Anthem Health Plans of Kentucky, Inc.
	Constitution Life Insurance Company
	Continental General Insurance Company
	Continental Life Insurance Company
	Guarantee Trust Life Insurance Company
	Mutual of Omaha Insurance Company
	Pharmacists Mutual Insurance Company
	Pyramid Life Insurance Company (Kansas)
	State Mutual Insurance Company
	Sterling Life Insurance Company
	United Healthcare Insurance Company

PLAN TYPE	STANDARD
	INSURANCE COMPANY
	American Pioneer Life Insurance Company
	American Republic Insurance Company
	Anthem Health Plans of Kentucky, Inc.
	Bankers Fidelity Life Insurance Company
	Bankers Life and Casualty Company
	Central Benefits National Life Insurance Company
	Central States Health and Life Company of Omaha
	Combined Insurance Company of America
	Conseco Direct Life Insurance Company
	Constitution Life Insurance Company
	Continental General Insurance Company
	Continental Life Insurance Company
	Equitable Life & Casualty Insurance Company
	GE Life and Annuity Assurance Company
	Guarantee Trust Life Insurance Company
	Life Investors Insurance Company of America
	Lincoln Heritage Life Insurance Company
	Mid-West National Life Insurance Company of Tennessee
	Monumental Life Insurance Company
	Mutual of Omaha Insurance Company
	Mutual Protective Insurance Company
	National States Insurance Company
	Nationwide Life Insurance Company
	Order of United Commercial Travelers of America
	Oxford Life Insurance Company

INSURERS BY PLANS

Pennsylvania Life Insurance Company
Peoples Benefit Life Insurance Company
Pharmacists Mutual Insurance Company
Physicians Mutual Insurance Company
Primerica Life Insurance Company
Pyramid Life Insurance Company (Kansas)
Reserve National Insurance Company
Standard Life and Accident Insurance Company
State Farm Mutual Automobile Insurance Company
State Mutual Insurance Company
Sterling Investors Life Insurance Company
Sterling Life Insurance Company
UniCare Life & Health Insurance Company
United American Insurance Company
United Healthcare Insurance Company
USAA Life Insurance Company
World Insurance Company

Which companies offer discounts?

Companies may offer discounts for non-smokers, members of military groups, automatic bank draft or electronic fund transfer payments, etc. Be sure to factor in those that apply to your situation.

Discounts I would qualify for: _____

Is the policy guaranteed issue or underwritten?

If a policy is guaranteed issue, this means you cannot be turned down. Underwritten means a company will consider your medical history in determining whether or not to issue a policy to you. The separate CMS guide provides more details if needed about guaranteed issue.

My preference, if applicable: Guaranteed issue ☐ Underwritten ☐

What is the company's marketing approach?

Some companies sell directly to the consumer (direct mail) while others sell through a network of agents. In most cases, you will want to contact the company for more information.

My preference: Agent ☐ Direct Mail ☐

What about pre-existing condition exclusions?

Again, review the CMS material to see if this applies to you. In the company listings at the back of this booklet, companies have noted how they handle pre-existing conditions.

Will this affect my decision? Yes ☐ No ☐

What does the company listing mean where it says "uninsured benefits description"?

Plans H, I and J include prescription benefits; some companies offer discounted drug programs for other plans. Other special benefits may be offered. This category will include details about those extra benefits.

What extra benefits are important to me? _____

Did the company list notes of interest?

If any of these will be significant in your decision, please list the company and the note below for your reference.

Company _____ Note to remember _____

Company _____ Note to remember _____

Company _____ Note to remember _____

By now, you should have narrowed down your list of companies, based on the specifics of the listings and your personal needs. It's time to start looking at prices. In the first column, list the companies that offer the standardized plan and other factors that meet your needs. (Be sure you are comparing the same plan.) In the second column, list the premium cost. Take into consideration the rating method used by each company when comparing premiums.

Company	Premium

The Department of Insurance Web site has a company search at <http://doi.ppr.ky.gov>. Look under "Hot Links" **for Medicare Supplement Online Search**. Entering information such as age, gender, and ZIP Code prefix will result in a list of companies from which you can purchase a Medicare Supplement Insurance policy.

If you still have questions, contact the companies directly at the numbers listed at the end of this book; or contact your local insurance agent.

The Kentucky Department of Insurance does not discriminate on the basis of race, color, national origin, sex, age, religion or disability and provides, upon request, reasonable accommodation, including auxiliary aids and services necessary to afford an individual with a disability an equal opportunity to participate in services, programs and activities.

**Remember, annual premiums are listed.
All rates effective 2002.**

Company Address and Phone Chart

American Pioneer Life Insurance Company	P.O. Box 3509	Orlando	FL	328023509	407-628-1776
American Republic Insurance Company	P.O. Box 1	Des Moines	IA	50301	515-245-2000
Anthem Health Plans of Kentucky, Inc.	9901 Linn Station Road	Louisville	KY	40223	800-842-3122
Bankers Fidelity Life Insurance Company	P.O. Box 105185	Atlanta	GA	303485185	404-266-5600
Bankers Life and Casualty Company	222 Merchandise Mart Plaza	Chicago	IL	60654	888-282-8252
Central States Health and Life Company of Omaha	96th & Western	Omaha	NE	68134	402-399-3490
Combined Insurance Company of America	5050 Broadway	Chicago	IL	60640	800-544-5531
Constitution Life Insurance Company	P. O. Box 3509	Orlando	FL	328023509	407-628-1776
Continental General Insurance Company	P.O. Box 247007	Omaha	NE	681247007	402-397-3200
Continental Life Insurance Company	11815 North Pennsylvania	Carmel	IN	46032	317-817-3700
Equitable Life & Casualty Insurance Company	P.O. Box 2460	Salt Lake City	UT	841102460	801-579-3400
GE Life and Annuity Assurance Company	6604 West Broad Street	Richmond	VA	23230	804-662-2400
Guarantee Trust Life Insurance Company	1275 Milwaukee Avenue	Glenview	IL	600252489	847-699-0600
Lincoln Heritage Life Insurance Company	4343 East Camelback Road	Phoenix	AZ	85018	602-957-1650

Mid-West National Life Insurance Company of Tennessee	4001 McEwen Drive Suite 200	Dallas	TX	752445082	972-392-6700
Mutual of Omaha Insurance Company	Mutual of Omaha Plaza	Omaha	NE	68175	402-342-7600
Mutual Protective Insurance Company	P.O. Box 3477	Omaha	NE	681030477	402-391-6900
National States Insurance Company	1830 Craig Park Court	St. Louis	MO	63146	314-878-0101
Nationwide Life Insurance Company	One Nationwide Plaza	Columbus	OH	432152220	800-882-2822
Order of United Commercial Travelers of America	632 North Park Street	Columbus	OH	43215	614-228-3276
Oxford Life Insurance Company	2721 North Central Avenue	Phoenix	AZ	85004	602-263-6666
Pennsylvania Life Insurance Company	600 Courtland St	Orlando	FL	32804	407-628-1776
Peoples Benefit Life Insurance Company	4333 Edgewood Road NE	Cedar Rapids	IA	52499	319-398-8511
Physicians Mutual Insurance Company	2600 Dodge Street	Omaha	NE	681312671	402-633-1000
Pyramid Life Insurance Company (Kansas)	P.O. Box 29136	Shawnee Mission	KS	662019136	913-722-1110
Standard Life and Accident Insurance Company	One Moody Plaza	Galveston	TX	775507999	409-766-6448
State Farm Mutual Automobile Insurance Company	One State Farm Plaza	Bloomington	IL	61710	309-766-2311
State Mutual Insurance Company	P.O. Box 153	Rome	GA	301620153	800-241-7598
Sterling Life Insurance Company	1000 North Milwaukee Avenue	Glenview	IL	60025	312-701-3960
UniCare Life & Health Insurance Company	4553 La Tienda Drive	Thousand Oaks	CA	91362	877-864-2273

United American Insurance Company	3700 S Stonebridge Dr P.O. Box 8080	McKinney	TX	750708080	972-569-3241
United Healthcare Insurance Company	450 Columbus Boulevard	Hartford	CT	06103	860-702-5000
USAA Life Insurance Company	9800 Fredericksburg Road	San Antonio	TX	78288	210-498-8000
World Insurance Company	P.O. Box 3160	Omaha	NE	681030160	402-496-8000